

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**David E. Brown**  
*Debtor(s)*

Case No. 13-10294-TPA  
Chapter: 13

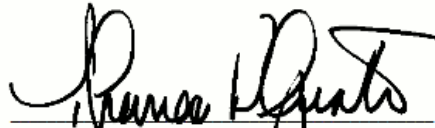
**ORDER**

In a Chapter 13 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is no later than the date when the last payment was made by the Debtor as required by the plan or the filing of a motion for a discharge under *11 U.S.C. §1328(b)* of the Bankruptcy Code. Furthermore, *11 U.S.C. §1328(g)(1)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, that reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation, and/or a ***Certification of Discharge Eligibility***.

**AND NOW**, this *The 19th of July, 2018*, it is hereby **ORDERED, ADJUDGED and DECREED** that this case is **DEEMED CLOSED, without entry of a discharge order**. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

cm: Debtor

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
David E. Brown  
DebtorCase No. 13-10294-TPA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
Form ID: 317Page 1 of 2  
Total Noticed: 46

Date Rcvd: Jul 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2018.

db  
aty +David E. Brown, 6328 Wheeler Road, West Springfield, PA 16443-1812  
+vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street, Pittsburgh, PA 15219-2719

13689500 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk, VA 23541-0907  
13689503 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
13598223 #+CHEST DISEASES OF NW PA, 3580 PEACH STREET, STE. 103A, ERIE, PA 16508-2776  
13598224 CLINICAL ASSOC. IN RADIOLOGY, PO BOX 49, PITTSBURGH, PA 15230-0049  
13598225 +COMMUNITY HEALTH NET, PO BOX 369, ERIE, PA 16512-0369  
13598227 CREDITECH, PO BOX 99, BANGOR, PA 18013-0099  
13632221 +Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
13582393 +DAVID R. LEFEVRE VOELKER & ASSOC. P.C., HAMPTON STONEWORKS PROF. BLD, 3960 ROUTE 8, SUITE 200, ALLISON PARK, PA 15101-3603

13598228 +DAVID SIMMONS, 6328 WHEELER ROAD, WEST SPRINGFIELD, PA 16443-1812  
13598232 +ERIE COUNTY TAX CLAIM BUREAU, ERIE COUNTY COURTHOUSE, 140 W. 6TH STREET, ROOM 110, ERIE, PA 16501-1029

13598231 +ERIE COUNTY TAX CLAIM BUREAU, ERIE COUNTY COURTHOUSE, 140 WEST 6TH STREET, ROOM 110, ERIE, PA 16501-1029

13598233 ERIE TIMES FED. CREDIT UNION, 355 METZ STREET, ERIE, PA 16508  
13622737 +Erie Times Federal Credit Union, c/of Weltman Weinberg & Reis, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827

13598234 FIRESTONE, CREDIT FIRST N.A., PO BOX 81344, CLEVELAND, OH 44188-0344  
13582395 +GREEN TREE CONSUMER DISC. CO., STONEWOOD COMMONS III, 105 BRADFORD ROAD, SUITE 200, WEXFORD, PA 15090-6920

13582396 GREEN TREE FINANCIAL CORP., 500 LANDMARK TOWERS, ST. PAUL, MN 55102-1642  
13598238 +HSBC CARD SERVICE, PO BOX 379, WOOD DALE, IL 60191-0379  
13598239 HSBC CARD SERVICES, PO BOX 71104, CHARLOTTE, NC 28272-1104  
13598240 +LAKE ERIE MEDICAL GROUP, INC., PO BOX 644850, PITTSBURGH, PA 15264-4850  
13598241 +MEDICAL ASSOCIATES OF ERIE, OSTEOPATHIC INTERNAL MEDICAL, ONE LECOM PLACE, ERIE, PA 16505-2571

13598243 +MILLCREEK PARAMEDIC SERVICE, 3608 WEST 26TH STREET, ERIE, PA 16506-2097  
13598244 +NANCY BROWN, 6328 WHEELER ROAD, WEST SPRINGFIELD, PA 16443-1812  
13598245 +PENNCREDIT, PO BOX 1259, DEPT. 91047, OAKS, PA 19456-1259  
13610138 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

13598246 SAINT VINCENT INSTITUTE, 3530 PEACH STREET, LL1, ERIE, PA 16508-2768  
13598247 SHELL, PO BOX 183018, COLUMBUS, OH 43218-3018  
13598248 +SPRINGFIELD TOWNSHIP TAX COLL., 13903 RIDGE ROAD, WEST SPRINGFIELD, PA 16443-1709  
13598249 THE REGIONAL CANCER CENTER, 2500 WEST 12TH STREET, ERIE, PA 16505-4597  
13598250 +THRIFTY PROPANE INC., PO BOX 2018, MEDINA, OH 44258-2018  
13598251 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US BANK, PO BOX 790408, ST. LOUIS, MO 63179)

13598222 +VOELKER & ASSOC. P.C., HAMPTON STONEWORKS PROF. BLD, 3960 ROUTE 8, SUITE 200, ALLISON PARK, PA 15101-3603

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Jul 20 2018 02:27:01 Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001

cr +E-mail/Text: erticu@velocity.net Jul 20 2018 02:26:53 Erie Times Federal Credit Union, 335 Metz Street, Erie, PA 16508-2723

cr E-mail/Text: bankruptcy.bnc@ditech.com Jul 20 2018 02:27:01 Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 20 2018 02:49:34 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

13598226 +E-mail/PDF: creditonebknofications@resurgent.com Jul 20 2018 02:33:24 CREDIT ONE BANK, PO BOX 60500, CITY OF INDUSTRY, CA 91716-0500

13598229 E-mail/Text: mrdiscen@discover.com Jul 20 2018 02:26:53 DISCOVER CARD, PO BOX 30949, SALY LAKE CITY, UT 84130

13582397 E-mail/Text: bankruptcy.bnc@ditech.com Jul 20 2018 02:27:01 GREENTREE, PO BOX 6172, RAPID CITY, SD 57709-6172

13602152 E-mail/Text: bankruptcy.bnc@ditech.com Jul 20 2018 02:27:01 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785

13602153 +E-mail/Text: bankruptcy.bnc@ditech.com Jul 20 2018 02:27:01 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049

13687850 E-mail/PDF: resurgentbknofications@resurgent.com Jul 20 2018 02:21:17 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13598242 +E-mail/Text: litigationintake@metlife.com Jul 20 2018 02:28:09 METROPOLITAN LIFE INSURANCE CO, DISABILITY BENEFITS CENTER, PO BOX 14590, LEXINGTON, KY 40512-4590

13728774 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 20 2018 02:20:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

13582398 +E-mail/Text: bncmail@w-legal.com Jul 20 2018 02:27:43 WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, SUITE 400, SEATTLE, WA 98121-3132

TOTAL: 13

District/off: 0315-1

User: jmar  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ditech Financial LLC fka Green Tree Servicing LLC  
cr Green Tree Servicing, LLC  
13598230\* +DYER LAW FIRM, P.C., 5743 CENTRE AVENUE, PITTSBURGH, PA 15206-3707  
13598235\* +GREEN TREE CONSUMER DISC. CO., STONEWOOD COMMONS III, 105 BRADFORD ROAD, SUITE 200,  
WEXFORD, PA 15090-6920  
13598236\* GREEN TREE FINANCIAL CORP., 500 LANDMARK TOWERS, ST. PAUL, MN 55102-1642  
13598237\* GREENTREE, PO BOX 6172, RAPID CITY, SD 57709-6172  
13872934\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
13598579\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US BANK N.A., BANKRUPTCY DEPARTMENT, P.O. BOX 5229,  
CINCINNATI, OH 45201-5229)  
13598252\* +WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, SUITE 400, SEATTLE, WA 98121-3132  
13582394 ##+DYER LAW FIRM, P.C., 5743 CENTRE AVENUE, PITTSBURGH, PA 15206-3707  
TOTALS: 2, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 19, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC  
bkgroup@kmlawgroup.com  
James P. Valecko on behalf of Creditor Erie Times Federal Credit Union jvalecko@weltman.com,  
PitEcf@weltman.com  
Keri P. Ebeck on behalf of Defendant Erie Times Federal Credit Union kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Kevin M BATTERY on behalf of Creditor Ditech Financial LLC kbattery@rascrane.com  
Kurt L. Sundberg on behalf of Debtor David E. Brown jrizzo@marshspaeder.com,  
tsapper@marshspaeder.com;r48049@notify.bestcase.com  
Kurt L. Sundberg on behalf of Plaintiff David E. Brown jrizzo@marshspaeder.com,  
tsapper@marshspaeder.com;r48049@notify.bestcase.com  
Mary F. Kennedy on behalf of Creditor Green Tree Servicing, LLC mary@javardianlaw.com,  
tami@javardianlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Wayne G. Johnson, Jr. on behalf of Creditor Green Tree Servicing, LLC wgjohnsonjr@hotmail.com  
TOTAL: 10